

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Adalberto Portalatin
Petia V. Petrova
Debtors

Case No. 16-01336-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 54

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db/jdb +Adalberto Portalatin, Petia V. Petrova, 1113 Kensington Drive,
East Stroudsburg, PA 18301-6793
cr +Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste 200,
Tucson, AZ 85712-1083
4769967 Berkheimer, P.O. Box 905, Bangor, PA 18013-0905
4834074 Berkheimer Assoc-Agt Boro E.Stroudsburg, c/o David R. Gordon, Esq., 1883 Jory Road,
Pen Argyl, PA 18072
4769969 +C-Tech Collections, 5505 Nesconset Highway, Mount Sinai, NY 11766-2026
4769973 +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
4815829 +Collins Asset Group. LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
Tucson, AZ 85712-1083
4769979 +Coordinated Health, 1503 North Cedar Crest Boulevard, Allentown, PA 18104-2310
4815403 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
4769986 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4769987 +New Jersey Anesthesia Associates, 200 S Orange Ave, Livingston, NJ 07039-5817
4769990 +Pocono Medical Center, National Recovery Agency, 2491 Paxton Street,
Harrisburg, PA 17111-1036
4769993 +Progressve Physician Associates, 801 Ostrum St, Bethlehem, PA 18015-1000
4769994 SA-VIT Enterprises, 48 W Ferris St, East Brunswick, NJ 08816
4769996 +St Lukes Hospital-B, 801 Ostrum Street, Bethlehem, PA 18015-1065
4769997 +Summit Medical Group, 99 Beauvoir Ave, Summit, NJ 07901-3533
4770006 +World Financial Capital Bank, 2855 East Cottonwood Parkway, Ste 1,
Salt Lake City, UT 84121-7037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4769966 E-mail/Text: ebn@americollect.com Feb 06 2020 19:39:41 Americollect, P.O. Box 1566,
814 S. 8th St., Manitowoc, WI 54221
4800138 EDI: AIS.COM Feb 07 2020 00:38:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4769968 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Feb 06 2020 19:39:50
Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340
4769970 +E-mail/Text: bankruptcy@cavps.com Feb 06 2020 19:39:42 Calvary Portfolio Svcs,
500 Summit Lake Drive, Ste 4A, Valhalla, NY 10595-2323
4769972 +EDI: CAPITALONE.COM Feb 07 2020 00:38:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
4769971 +EDI: CAPITALONE.COM Feb 07 2020 00:38:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4792206 EDI: CAPITALONE.COM Feb 07 2020 00:38:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4807988 EDI: BL-BECKET.COM Feb 07 2020 00:38:00 Capital One NA, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4775523 +E-mail/Text: bankruptcy@cavps.com Feb 06 2020 19:39:42 Cavalry Investments, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4769974 +EDI: CHASE.COM Feb 07 2020 00:38:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850-5298
4769975 +EDI: CITICORP.COM Feb 07 2020 00:38:00 Citibank, N.A., 701 East 60th Street N,
Sioux Falls, SD 57104-0493
4769976 +EDI: COLLINSASSET.COM Feb 07 2020 00:38:00 Collins asset group, PO Box 91059,
Austin, TX 78709-1059
4769977 EDI: WFNNB.COM Feb 07 2020 00:38:00 Comenity Bank, P.O. Box 182789,
Columbus, OH 43218-2789
4769978 +EDI: WFNNB.COM Feb 07 2020 00:38:00 Comenity Bank/Eddie Bauer, P.o. Box 182789,
Columbus, OH 43218-2789
4769980 +E-mail/Text: kzoepfel@credit-control.com Feb 06 2020 19:39:40 Credit Control LLC,
5757 Phantom Dr., Ste 330, Hazelwood, MO 63042-2429
4800072 +EDI: CRFRSTNA.COM Feb 07 2020 00:38:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
4769981 EDI: CRFRSTNA.COM Feb 07 2020 00:38:00 Credit First NA/Firestone, P.O. Box 81083,
Cleveland, OH 44181
4769982 EDI: FORD.COM Feb 07 2020 00:38:00 Ford Credit, Box 220564, Pittsburgh, PA 15257-2564
4769983 EDI: IRS.COM Feb 07 2020 00:38:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
4798329 EDI: CAUT.COM Feb 07 2020 00:38:00 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
4769984 +E-mail/Text: bncnotices@becket-lee.com Feb 06 2020 19:39:33 Kohl's/Capone, P.O. Box 3115,
Milwaukee, WI 53201-3115
4807239 +EDI: MID8.COM Feb 07 2020 00:38:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
4769985 +E-mail/Text: Bankruptcies@nragroup.com Feb 06 2020 19:39:49 National Recovery Agency,
for Pocono Medical Center, 2491 Paxton Street, Harrisburg, PA 17111-1036
4769991 EDI: PRA.COM Feb 07 2020 00:38:00 Portfolio Recovery, 120 Corporate Blvd,
Norfolk, VA 23502

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Total Noticed: 54

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

4816808	EDI: PRA.COM Feb 07 2020 00:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4769992	EDI: PRA.COM Feb 07 2020 00:38:00	Portfolio Recovery associates, 120 Corporate Blvd, Norfolk, VA 23502
4769989	E-mail/Text: RVSVCBCINOTICE1@state.pa.us	Feb 06 2020 19:39:37 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
4769998	EDI: RMSC.COM Feb 07 2020 00:38:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
4769999	+EDI: RMSC.COM Feb 07 2020 00:38:00	SYNCB/QVC, P.O. Box 965018, Orlando, FL 32896-5018
4770000	+EDI: RMSC.COM Feb 07 2020 00:38:00	SYNCB/Sony Financial Service, c/o P.O. Box 965036, Orlando, FL 32896-0001
4769995	+E-mail/Text: clientservices@simonsagency.com	Feb 06 2020 19:39:46 Simons Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
4770001	+EDI: RMSC.COM Feb 07 2020 00:38:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
4770002	+EDI: RMSC.COM Feb 07 2020 00:38:00	Synchrony Bank/Walmart, PO BOX 965024, Orlando, FL 32896-5024
4808679	+E-mail/Text: bncmail@w-legal.com	Feb 06 2020 19:39:41 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4770003	+EDI: WTRRNBNK.COM	Feb 07 2020 00:38:00 TD Bank USA/Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
4770004	+EDI: VERIZONCOMB.COM	Feb 07 2020 00:38:00 Verizon, P.O. Box 5029, Wallingford, CT 06492-7529
4770005	+EDI: WFNNB.COM	Feb 07 2020 00:38:00 WFNNB, PO Box 659728, San Antonio, TX 78265-9728 TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4769988	##+Penn Credit Corp, 916 S 14th St, P.O. Box 988, Harrisburg, PA 17108-0988	TOTALS: 0, * 0, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
Timothy B. Fisher, II on behalf of Debtor 2 Petia V. Petrova donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Debtor 1 Adalberto Portalatin donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Adalberto Portalatin
First Name Middle Name Last Name

Debtor 2 Petia V. Petrova
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:16-bk-01336-RNO

Social Security number or ITIN xxx-xx-9834
EIN -----

Social Security number or ITIN xxx-xx-5865
EIN -----

Order of Discharge

12/18

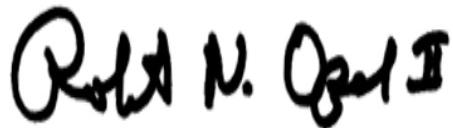
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Adalberto Portalatin
aka Adalberto Portalatin-Zamott

Petia V. Petrova

By the
court:

2/6/20



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.